

# We are your complete environmental impairment insurance solution

## We specialise in:

Risk Management



Harbour



Mining



Oil Refineries and Bulk Storage



Transport



Side Tank Cover



Above-ground and Underground Storage Tanks



Warehousing and Manufacturing

[www.envirosure.co.za](http://www.envirosure.co.za)



A member of the **SPILL TECH** Group

# Introduction to EnviroSure

Established in 2008, EnviroSure Underwriting Managers is a niche underwriting agency and a South African leader in environmental impairment cover.

Centriq Insurance became our primary insurer in 2018.\* Centriq has a AA- GCR claims payment ability rating and level 1 B-BBEE status. Hannover Re is our Reinsurer. Our comprehensive solutions fully cover the costs incurred during clean-up and rehabilitation in the event of an environmental spill.

In 2018 we became a member of the Spill Tech Group. Spill Tech is a leading South African spill response company. Together our companies offer a powerhouse team of insurance knowledge and waste industry expertise.

\*Other insurers are utilised where specified.



Certain Insurance Products are underwritten by Centriq Insurance Company Limited. FSP No. 3417  
EnviroSure Underwriting Managers (Pty) Ltd is an authorised Financial Services Provider, FSP No: 38594

A member of the **SPILL TECH** Group





## Territorial Limits

Our territorial limits are Africa, south of the Equator

## Limits of Indemnity

- ✔ Cover from R1 million to R30 million (smaller limits can be arranged)
- ✔ Cover is an annual aggregate – per claim or per annum (whichever exceeds first)
- ✔ Limit not divided between clean-up and rehabilitation
- ✔ Reinstatement allowed at management discretion
- ✔ Municipal costs only covered when they arise as a direct result of an accidental spillage or release into the environment (limit R100 000)





# Risks & Covers Available



## TRANSPORT RISK

Spillages from vehicles transporting dangerous goods and/or potential pollutants



## SITE RISK

Spillage from storage and usage of dangerous goods and/or potential pollutants, including the products used during the manufacturing process



## ABOVE & UNDERGROUND STORAGE TANKS





**HAZCALL 24 0860 44 44 11**  
SPILLS MANAGEMENT CONTACT CENTRE

## Unique Claims Management

Envirosure has a 24 hour toll free call centre called HAZCALL24.

HAZCALL24 is a specialized call centre with trained operators who receive the vital information with regards to an incident or spillage. They will immediately mobilize the nearest and best suited response team.

### Benefits:

- ✓ Reduced response times
- ✓ Reduced costs
- ✓ Up-to-date reporting
- ✓ Reduced time on site
- ✓ Total management

# The Benefits of the EnviroSure and Spill Tech merger

The recent merger of EnviroSure with Spill Tech ensures that not only will the response and insurance aspects of your spill be dealt with, you will also benefit from:

- The fastest response limiting environmental exposure
- Spill Tech's central call centre and vast national coverage
- Cost savings (as the responder, Spill Tech has a vested interest in keeping your clean-up costs down)
- EnviroSure has a panel of approved service providers\*



**99.7%**  
claims payout  
since 2008

Insurance solutions for:

- ✓ SITE
- ✓ TRANSPORT
- ✓ HARBOUR

**1 300**  
successfully  
managed claims  
**+R280 million paid to date**

**24/7**  
state-of-the-art  
control room

**Nationwide  
Hazmat Spill  
Response**

**500+**  
highly skilled  
staff and  
**150**  
vehicles

**+51%**  
Black ownership

**Level 1 B-BBEE**

- ✓ ISO 9001
- ✓ ISO 14001
- ✓ OHSAS 18001

\*If you have not taken out our Spill Protect Plan cover and would prefer to make use of our other approved service providers, your broker or Hazcall24 should be informed.

# National Coverage

## Guaranteed Immediate Response

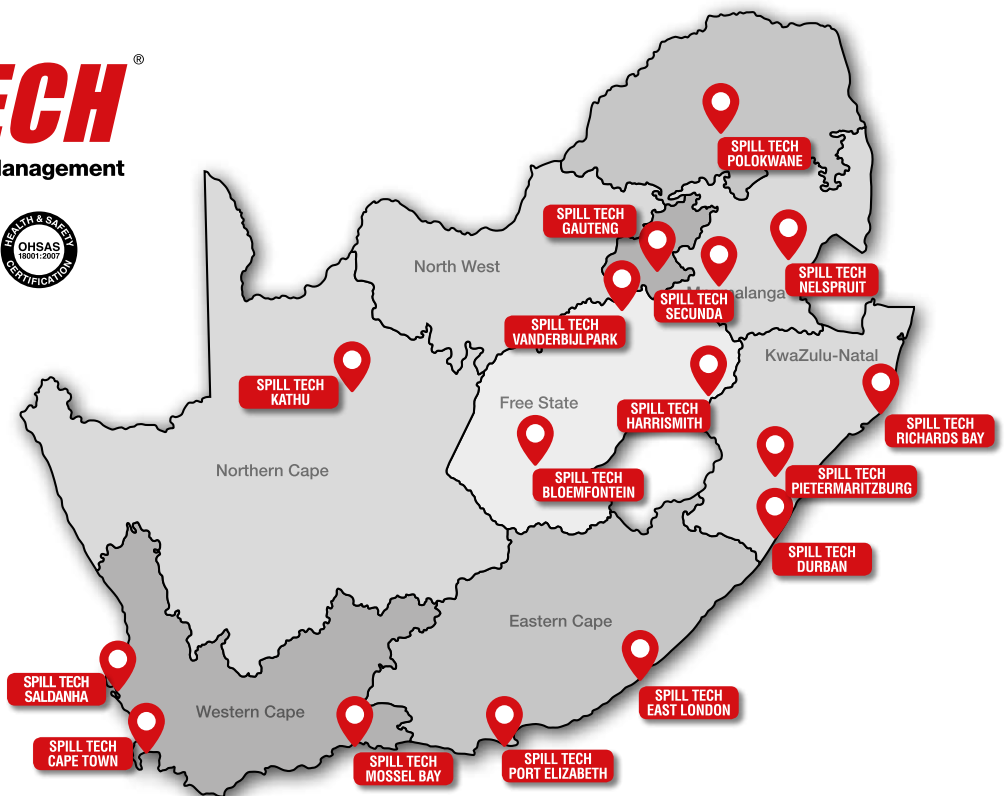
Spill Tech is a leading spill response company in South Africa. With branches around the country, a fleet of over 150 vehicles and more than 500 trained operators, all strategically placed across South Africa - Spill Tech provide rapid response nationally. Their experienced technicians have the skills and equipment necessary to clean up quickly and safely to limit potential liability.

### Includes:

- ✓ National footprint
- ✓ 150+ vehicles
- ✓ 500+ trained operators
- ✓ Spill Protect Plan™ clients - guaranteed 30-60 minutes spill response time

# SPILL TECH®

Responsible Environmental Management



Environmental Legal Compliance ✓

Real-Time Progress Reports ✓

Guaranteed Immediate Response ✓



✓ Prevention

✓ Planning

✓ Preparation

✓ Comprehensive Cover

✓ Value Added Products

✓ Bespoke Cover

## The Spill Protect Plan™

This revolutionary 3-in-1 plan has been developed to ensure that businesses are not at risk when an incident occurs.

- Limits up to R30 million. (Higher limits available on request)
- Cover includes:
  - Environmental and ecological restoration
  - 1st and 3rd party clean-up costs
  - Upliftments and transfers to mitigate a claim
  - Spills that occur during loading and offloading
  - Excess Solution: RSA and Cross Border
  - Side Tank Solution
  - Riot & Strike Solution
  - Driver Solutions\*

\* a Stalker Hutchinson Admiral offering, FSP 2167, underwritten by Santam Limited, FSP 3416



# The Spill Protect Plan™ Top Benefits

- Hazcall24 -24 hour Call Centre and Incident Management Control Room
- Guaranteed emergency response
- Risk Management
  - Assessments to identify environmental risk and advice on incident prevention
  - Assistance with a spill reponse plan
  - Handling of compliance reporting throughout the course of a claim (NEMA Section 30 process)
- An automatic SLA with Spill Tech which allows for discounts of up to 20% on non-related insurance services
- Spill response training and spill kits for depots and trucks



# Our Cover

Envirosure provides comprehensive and specialised environmental impairment solution driven insurance.

This cover is designed to protect owners and operators of Dangerous Goods and potential pollutants from the extensive costs of pollution, rehabilitation and restoration following an environmental incident.



# Insurance Products

## Transport Clean-up Policy

A comprehensive environmental policy for customers transporting hazardous goods and potential pollutants.

### Cover Includes:

- ✓ **Spill clean-up**
- ✓ **Hazardous waste removal**
- ✓ **Environmental rehabilitation**
- ✓ **Includes spills that may occur during loading and offloading in or on any insured vehicle**

## LDV Solution

This cover is specifically designed for small operators (vehicle mass under 3 500kg) handling dangerous goods dealing with exempted quantities as per SANS 10232, in accordance with the National Road Traffic Act 1996 as amended.

### Benefits:

- ✓ **Includes spills that may occur during loading and offloading in or on any insured vehicle**
- ✓ **Full Drivers Solution\* benefit available for the driver and co-driver**
- ✓ **Selected Compliance Assist benefits available**

\*This benefit is a Stalker Hutchinson Admiral (Pty) Ltd offering, FSP 2167, which is underwritten by Santam Ltd, FSP 3416

**SHA**<sup>o</sup>  
risk specialists



# Insurance Products

## Sub-contractor Solution

Cover specifically designed for transporters making use of contractors or sub-contractors to transport their dangerous goods.

### Benefits:

- ✓ **This cover is for clean-up and rehabilitation only**
  - ✓ **Includes spills that may occur during loading and offloading in or on any insured vehicle**
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## Wholesale Solution

Cover specifically designed for the insured who is not the owner of the vehicle being utilised to transport the dangerous goods they have purchased, nor the owner of the premises where the product is stored. The insured will not have custody of the dangerous goods product and will utilise specified contractors which must be listed by company name and registration number of the vehicle.

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## Dry Non-Haz Solution

This cover is for the clean-up of non-hazardous cargo (excludes UN listed products) from vehicles listed in the schedule.

### Benefits:

- ✓ **Cover includes clean-up of non-hazardous, dry products only, from the load**
  - ✓ **Clean-up of diesel spills from the vehicle's own fuel tank**
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# Insurance Products

## Site Clean-up Policy

Storage of fuels, chemicals and other potential pollutants presents a unique set of environmental contamination risks. Claims of this nature can easily exceed R1 million for an average-sized site and may take years to complete.

### Cover Includes:

- ✓ **Clean-up, rehabilitation costs and expenses, for which the insured client is legally liable in respect of any environmental incident arising from above-ground storage of potential pollutants**
- ✓ **Warehousing, yard storage, above-ground tanks, products in the manufacturing process, and both loading and offloading**

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## Underground Storage Tanks

Cover for environmental incidents arising from any pollutant stored in an underground storage vessel, as well as leakage from the associated underground reticulation.

### Cover Includes:

- ✓ **Costs related to the clean-up and rehabilitation of contaminated areas arising from emergency spillages**
- ✓ **On request, policy may extend to include gradual pollution**

# Value Added Products

## Side Tank Solution

This covers the side tank (self-powered) diesel spill clean-up and rehabilitation costs. In the event of an accident, on many occasions the diesel side tank is ruptured, spilling its diesel into the environment.

### Cover Includes:

- ✓ Immediate clean-up response
- ✓ Disposal of waste material
- ✓ Rehabilitation of the environment and clean-up of the road surface

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## Excess Solution - RSA and Cross Border

Excess Solution is not just an excess reducer, it comes with many added benefits.

### Cover Includes:

- ✓ No excess payable for claims that occur within South Africa
- ✓ Cross border excess is reduced
- ✓ Load transfers are covered\*
- ✓ Cargo related drips, leaks and minor spillages are covered\*
- ✓ Includes oil spills from vehicles, engines or hydraulics fixed to the primary mover\*

\*These benefits are applicable to Excess Solutions RSA only, unless Excess Solution Cross Border extension has been purchased



# Value Added Products

## Excess Solution Site

Excess Solutions is an excess reducer for Above- Ground Storage Tanks, Underground Storage Tanks and for product stored in a Warehouse or Depot.

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## Contingency Solution

This policy is in place to insure the consignor and give the consignor peace of mind in the event that a sub-contractor may have unpaid his underlying environmental policy leaving the consignor with the responsibility of a potential clean-up bill.

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## Harbour Solution

This covers the insured for any spillages as a direct result of the loading/offloading activities from a vessel whilst in the harbour/port or the harbour's edge (quayside).

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## Riot & Strike Solution

This applies to claims in the event of riots and strikes and is offered as an extension to the Transport Clean-up Policy. Cover is limited to clean-up and rehabilitation of the environment only.

# Value Added Benefits

## Compliance Assist - Transport and Site

Assists clients with their compliance needs while transporting or storing dangerous goods. This is an automatic value-add for all Spill Protect Plan™ customers. The compliance assist offer will be variable depending on the cover in place.

### Cover Includes:

- ✓ **Complimentary depot spill kit with annual replacements of absorbents**
  - ✓ **Basic frontline spill response training, repeated annually as required**
  - ✓ **Basic frontline spill response video for future training of new employees**
- OR
- ✓ **Storage and warehousing of dangerous goods compliance training course for warehouse employees**

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## Driver Solution

This gives the policyholder cover for all his drivers and co-drivers, when on shift or duty with the insured and includes accidental death, death by natural cause or permanent total disability. This offer will be variable depending on the cover in place.

\*This benefit is a Stalker Hutchinson Admiral (Pty) Ltd offering, FSP 2167, which is underwritten by Santam Ltd, FSP 3416

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